

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 25–10052–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia A. Oppel
aka Patricia A. Cole
195 Pheasant Drive
Bayville, NJ 08721

Social Security No.:
xxx–xx–4116

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 3/19/25
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: January 27, 2025
JAN: gan

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Patricia A. Oppel
Debtor

Case No. 25-10052-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 27, 2025

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2025:

Recip ID	Recipient Name and Address
db	+ Patricia A. Oppel, 195 Pheasant Drive, Bayville, NJ 08721-1942
520502757	+ Berkeley Township, PO Box B, 627 Pinewald-Keswick Road, Bayville, NJ 08721-2778
520502778	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 27 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520502758	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 27 2025 20:40:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520502759	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 27 2025 20:40:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
520502762	Email/PDF: resurgentbknofications@resurgent.com	Jan 27 2025 20:58:42	Credit One Bank, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520502760	+ Email/PDF: creditonebknofications@resurgent.com	Jan 27 2025 20:58:33	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520502761	+ Email/PDF: creditonebknofications@resurgent.com	Jan 27 2025 20:58:12	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520502763	Email/Text: ECMCBKNotices@ecmc.org	Jan 27 2025 20:39:00	Educational Credit Management Corp., PO Box 16408, Saint Paul, MN 55116-0408
520528494	Email/Text: ECMCBKNotices@ecmc.org	Jan 27 2025 20:39:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
520502765	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 27 2025 21:09:12	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520502764	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 27 2025 21:09:46	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520502766	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 27 2025 20:39:00	First Premier Bank, c/o Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-7999
520502767	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 27 2025 20:39:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520502768	+ Email/Text: bankruptcy@kikoff.com	Jan 27 2025 20:39:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
520502769	+ Email/Text: bankruptcy@kikoff.com		

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		Jan 27 2025 20:39:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
520511387	Email/PDF: resurgentbknotifications@resurgent.com	Jan 27 2025 20:47:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520502770	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 27 2025 20:46:44	MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City, OK 73118-6051
520502771	Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 27 2025 20:58:44	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
520502772	^ MEBN	Jan 27 2025 20:37:31	Midland Mortgage, c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520502776	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 27 2025 20:39:00	NJ EzPass, PO Box 4971, Trenton, NJ 08650
520502775	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 27 2025 20:39:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, PO Box 5042, Woodbridge, NJ 07095
520502777	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 27 2025 20:40:00	NJ EzPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
520502773	+ Email/PDF: bankruptcy@ncfsi.com	Jan 27 2025 20:58:27	New Century Financial Services, Inc., 110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038
520502774	Email/Text: signed.order@pfwattorneys.com	Jan 27 2025 20:38:00	New Century Financial Services, Inc., c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520531623		Estate of Margaret Cole

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Robert Cameron Legg

on behalf of Debtor Patricia A. Oppel court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4